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Forty-seven abstracts of unpublished research in family economics and home management completed in 1966 are included in this volume. Major code categories are: (1) Home Management, (2) Teaching Home Management, (3) Use of Space, Work Areas, Housing Equipment, (4) Time and Energy, (5) Consumer, (6) Family Economics, (7) Teaching Family Economics, (8) Levels, Standards of Living, (9) Income, Expenditures, Savings, (10) Financial, Economic Arrangements, and (11) Age of Family. This publication is one of a new series which compiles abstracts of masters' theses and doctoral dissertations completed in graduate schools of home economics. The seven areas of home economics represented in the compilation are: arts, family economics -- home management, family relations and child development, home economics education, institution administration, textiles and clothing, and housing, furnishings, and equipment. (FP)

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HOME ECONOMICS RESEARCH ABSTRACTS 1966

Family Economics – Home Management

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This publication is one of a new series, HOME ECONOMICS RESEARCH ABSTRACTS, which compiles abstracts of masters' theses and doctoral dissertations completed in graduate schools of home economics. Seven areas of home economics are represented in the compilations scheduled for publication in 1967:

Art
Family Economics--Home Management
Family Relations and Child Development
Home Economics Education
Housing, Furnishings, and Equipment
Institution Administration
Textiles and Clothing

Because of the number of publishing outlets for food and nutrition research, abstracts for that area are not included.

For this initial series, 59 home economics graduate schools submitted nearly 500 abstracts of research completed in calendar year 1966. The abstracts have been edited and prepared for publication by representatives of the subject-matter sections of the American Home Economics Association. The entire publication project has been sponsored by the AHEA Research Section and coordinated by the Research Section Chairman, Mary Lee Hurt.

As this project continues and is evaluated, consideration will be given to including abstracts of research other than that completed to meet academic requirements. It is hoped that HOME ECONOMICS RESEARCH ABSTRACTS will widen the view of trends and progress in current home economics research and add substantially to research data now available.

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FAMILY ECONOMICS--HOME MANAGEMENT ABSTRACTS

Family Economics--Home Management Code..... page 4

Home Management Abstracts..... page 5

Family Economics Abstracts.....page 25

Index of Authors.....page 39

This volume contains abstracts of unpublished research in family economics and home management completed in 1966. A total of 54 abstracts from 21 institutions were received, of which 47 were coded for inclusion in this volume. Limited editing was done in some cases because of space limitations. To obtain information about a particular investigation, write directly to the researcher or the department where the research was conducted.

Abstracts for family economics and home management have been published since 1962 under the title Journal of Family Economics--Home Management, Volumes 1 through 5. These volumes are available from the American Home Economics Association for $1.00 each. Also available is the Selected Bibliography of Theses and Research in Family Economics and Home Management which includes research references for the years 1961 through 1965 (75 cents per copy).

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CODES USED IN JOURNAL OF FAMILY ECONOMICS-HOME MANAGEMENT

100 HOME MANAGEMENT

101 Definitions, managerial process, operations, functions
102 Decision-making
103 Organization
104 Values, goals, attitudes, objectives, standards, roles

110 TEACHING HOME MANAGEMENT

111 College level, except residence courses
112 College residence
113 Secondary school level
114 Extension, adult education

120 USE OF SPACE, WORK AREAS, HOUSING EQUIPMENT

121 Kitchen arrangement
122 Equipment design and use
123 Storage
124 Work centers
125 Other uses

130 TIME AND ENERGY

131 Time management
132 Management practices and methods of performing household tasks
133 Work simplification, motion and time studies, energy studies, handicapped workers

140 CONSUMER

141 Food
142 Clothing
143 Housing, home furnishings, equipment
144 Medical costs, health insurance
145 Other consumer concerns
146 Financial management

200 FAMILY ECONOMICS

201 Definitions, concepts, principles, theories
202 Methods of research
203 Consumption theory

210 TEACHING FAMILY ECONOMICS

211 College level
213 Secondary school level
214 Extension, adult education

220 LEVELS, STANDARDS OF LIVING

221 Level of living, level of consumption studies, comparisons
222 Standard budgets, scales, consumer price index

230 INCOME, EXPENDITURES, SAVINGS

231 Income/expenditure studies, consumption/savings studies
232 Management in families with gainfully employed wives
233 Family economic interaction with economic situation
234 Home production

240 FINANCIAL, ECONOMIC ARRANGEMENTS

241 Financial, economic provisions
242 Economic and financial security, savings, net worth, credit durable consumption goods, insurance, social security, pensions

260 AGE OF FAMILY

261 Family life cycle definition and theory
262 Economic provisions and planning
263 Financial preparation for family life cycle stages

102. Case Studies of the Decision-Making of Ten Non-College Educated Homemakers. Reta R. Lancaster. Master's. University of Kansas, 1966. Interlibrary loan.

The purpose of this research was to study the actual decision-making of non-college educated homemakers for evidence of the use of the normative decision-making model. Data were gathered from ten subjects residing in an urban area. They were wives of skilled, unskilled, or clerical workers, and had children at home. A short information schedule, followed by an unstructured interview, was employed in an effort to ascertain actual decision-making experiences and to avoid structuring the subjects' decision-making to fit a preconceived pattern.

The subjects described a total of thirty-five decisions which were studied for evidence of decision class, decision linkage, existence of values and norms, role specialization, communication, controversy, and other contextual factors. The process of decision-making was examined for evidences of support for various decision-making models presented in the literature.

The data contained more decisions involving social factors than economic factors. Decisions ranged in importance from major to relatively unimportant. Rather wide-ranging norms and values were described along with evidence of decision linkage, role specialization, husband-wife communication, stress, and reluctance to make decisions. Evidences of decision process tended to support Simon's satisficing model rather than the traditional normative decision-making model. A commonly described process was the trial of one or two alternatives until a sufficiently satisfactory alternative was discovered. Case studies were included in the appendix.

102. Acceptance and Importance of Statements on Decision Making in Home Management. Mary Katherine McClain. Master's. The Ohio State University, 1966. Interlibrary loan.

The identification of decision-making concepts from examination of literature formed the basis of this study. Statements on decision-making were formulated and submitted to professional persons for evaluation of their content for acceptance and importance in home management. The list of professional persons who evaluated the statements was obtained from the attendance records of home management conferences in 1962, 1964, and 1965. A total of 109 persons responded.

Combined rating scores of acceptance and importance were used to determine the classification level of statements as major, intermediate, minor, and negative. Statements receiving highest combined scores were: (1) integration into management activities, (2) identification and clarification of goals, (3) individual and group decisions, and (4) changing conditions

affecting available resources. Statements with high negative scores were: (1) establishing an order of alternatives, (2) conflict in similar alternatives, (3) distinguishing facts that aid from facts that limit, and (4) one's acceptable loss or gain limits choice. Half of the statements classified as minor or negative were from the choice and outcomes-evaluation sections of decision-making.

Mean scores of the statements were compared for differences in the degree of acceptance and of importance of the decision-making concepts with the number of years employed and with the area of employment. The area of employment influenced importance of statements more than acceptance.

For number of years of employment, the group with 0 to 10 and 11 to 20 years had the largest number of significantly different statements in acceptance and importance. Those employed a shorter time generally rated the statements lower in acceptance and importance than did others.

Four statements significantly different for both area and number of years of employment were: (1) irrational and rational decisions, (2) available alternatives satisfactory, (3) perception of resources, and (4) outcomes produce need for decisions. Most statements which differed significantly occurred in the decision-making, relevant alternatives, and outcomes-evaluation sections of the decision-making outline.

102. An Exploratory Model of Household Decision-Making as Applied to Investigation of Decision Situations in a Household Durables Purchasing Context. Rhea Vivian Shields. Doctoral. Michigan State University, 1966. Interlibrary loan and microfilm.

This study explored decision-making behavior considering: (1) review of knowledge concerning decisions; (2) from this, derivation of a comprehensive model relevant to home management within which study of decision can proceed; and (3) conduct of an empirical test of this model in the context of a household purchasing decision.

The study conceived the decision situation as an operational construct intervening decision behavior and the behavior antecedents. A relationship of variation in the presence and value of characteristics within the decision situation to variation in consequent decision behavior is the general hypothesis of the study. The context of the study was a control decision concerning the alternatives of fulfillment or non-fulfillment of a household purchasing decision.

Testing of appropriate statistical hypotheses was carried out by chi-square analysis of data collected by the Survey Research Center of the University of Michigan during the years 1960 and 1961. The effective sample consisted of household spending units who rated as optimistic in their economic expectations and had expressed plans to purchase a major household durable within a 12-month period.

The major contribution of this study lies in the implication of the findings that variation in the rate of fulfillment of expressed intentions may result from either of two identifiable factors or sets of environmental characteristics that tend to balance out in the present study to obscure relationships.

The following conclusions seem justified: (1) the decision situation is a valid and necessary construct in the conceptual framework of the decision event; (2) the model presented in this study, revised according to the implications of the findings, employing the decision situation as an intervening variable and containing an anticipatory element, is operational and appears to be an efficient adjunct to future research in decision-making.

102. Day-to-Day Decision-Making of College Educated Homemakers. Sharon Foltman Wood. Master's. The Pennsylvania State University, 1966 Interlibrary loan.

Purposes of this study were to describe selected characteristics of day-to-day household decisions of college educated women and to study the effect of decision-making power and employment status on these decisions.

Graduates of The Pennsylvania State University's College of Home Economics who engaged in homemaking and had been married from one to eight years returned 61 diary records; 43 were nonemployed and 18 were employed. The number of decisions reported for the three-day period ranged from two to 23, with a total of 552.

Most decisions concerned time and organization followed equally by food choice and preparation, obtaining materials including buying, and child care.

Decisions contained from two to five alternatives. Forty per cent of the decisions were single factor, i.e. concerned one activity area, and 60% were multiple factor or those with two or more alternatives. The decision making of the college trained homemakers more closely resembled that of the college students studied by Barclay than the homemakers studied by Davis.

College educated homemakers sought information in only 45% of the decisions reported; people were consulted in nearly two-thirds of these cases. Homemakers generally regarded themselves as successful in their decision-making and husband's were reported pleased with nearly two-thirds of their decisions.

Relationships of employment status and decision-making power to selected decision making factors were investigated. Nonemployed homemakers reported 46% more decisions than employed homemakers. Homemakers with high power scores reported more decisions than homemakers with low power

scores. Homemakers with low power scores reported a greater number of single factor decisions and conversely fewer multiple factor decisions than homemakers with high power scores.

103. Teenage Contribution to the Work of the Home in 28 Families, Baldwin, New York. Karen Kane Hoppen. Master's. Cornell University, 1966. Interlibrary loan and microfilm.

To measure the work contribution of the teenager to the home, 28 families were selected in the suburban town of Baldwin, Long Island, New York, on the basis of their family composition and socioeconomic status. Seven patterns of family composition at a high-middle and a low-middle socioeconomic level with a male or female teenager as the oldest child were established as the types of family to be studied.

Two instruments developed for a large-scale use-of-time study were tested as data were collected from families with teenagers. A time chart was used by the mother to record two days' use of time, in 10-minute blocks, by family members in 14 household activity areas. An interview schedule was used to provide background family information and to get specific information on work done at times indicated on the time chart. To compare the teenagers' time-use reported by mothers and by teenagers, a third instrument was designed for teenagers to answer while the mother was being interviewed.

The work contribution of the teenagers in these families differed significantly according to the sex of the teenager. There were few significant differences in the reports of activities by teenagers of the same sex at the two socioeconomic levels, high-middle and low-middle. The girls reported more household activities than the boys, more time used in household work and a more regular pattern of helping at home. Girls most often reported inside-the-house activities; one frequently mentioned was after-meal clean-up, and all but two girls reported some food-related tasks. Boys most often reported outside-the-house work, such as care of the yard and car.

More girls reported doing tasks on a daily basis; whereas, the boys more often reported doing tasks seasonally. In addition, more of the boys reported tasks which were done regularly for the family on a weekly basis in the season of the interview. An average of 67 minutes was reported by the girls for tasks done on the day before the interview, while an average of 25 minutes was reported by the boys. Although the reports of mothers and teenagers were not exactly the same, there was much similarity.

103. Task Distribution Within the Family. Frances J. Parker. San Fernando Valley State College. (Reported in Journal of Home Economics, June 1966.)

A descriptive study was planned to learn pertinent facts about the

existing manner and nature of task distribution within the desert community of Lancaster, California, which has a population of 37,600. The purpose of this study was to determine the basis of task distribution in the family. Are tasks assigned, or selected by individualized requirements, or distributed according to traditional role concepts?

One hundred homemakers were interviewed in their homes. A uniform introduction which stated the purpose of the study and the use to be made of the information was read. The wife and mother was the respondent in every case. The only criterion for selection of the sample was the presence of children in the family. No attempt was made to equalize the number of children in each age group.

The consensus of this study and former research was that families shared activity in areas of child care and family living. Child care has been a traditionally shared area of family interaction. Sharing of responsibility in family living, on the other hand, indicated a trend toward the companionship type of family.

This study and the review of literature showed boys and girls sharing in a wide variety of family responsibilities. The major responsibilities of children tended to support the claim that the more menial tasks were assigned to them.

Mothers performed the majority of the household tasks even though many of the women were employed outside the home. The feminine role or sex-division of labor was apparent. Fathers performed the traditionally male tasks of making repairs and making decisions.

This study and other studies of this nature indicated the prevalence of the traditional sex-division of labor. Although there are indications of a trend toward the equalitarian and companionship type of family organization, distribution of responsibility, in general, follows the sex-ascribed roles of yesteryear.

This study pointed up the need for inclusion of decision-making and child-care experience in the homemaking curriculum. The obvious preference of the buying tasks also has varied implications for the home economics curriculum.

104. An Exploratory Study to Describe Some Personal and Socio-Economic Characteristics and to Identify the Aspirations of Female School Dropouts. Sally Ann Aughinbaugh. Master's. Michigan State University, 1966. Interlibrary loan.

This exploratory study examined personal and socio-economic characteristics common to the female school dropouts and attempted to identify and describe their aspirations. The sample consisted of fourteen female school dropouts who were available and who agreed to be of assistance. Ten names

were sent by parents to the researcher on self-addressed post cards, and four names were obtained by telephone contacts with the parents. Participants were interviewed, using a questionnaire, to obtain personal and socio-economic characteristics. The Self-Anchoring Striving Scale was used to elicit their aspirations and fears for the future.

Participants expressed a total of 94 aspirations; 78% expressed aspirations related to adequate opportunities for children; 57% mentioned aspirations related to improved or decent standard of living and to the husband and children obtaining good jobs. The leading fear mentioned by 90% was ill health, accident, or death of members of the family.

The hypothesis which appeared to have possibilities for further testing, and which received support from the data, was that the female dropouts' aspirations will be more related to family members than to self or own personal character.

The average rating on a ten-point scale of where the female respondents thought they stood five years ago was 3.35. The average ratings for the present was 4.71, and for the future was 7.21.

Although generalizations could not be made, some indication of what can be expected to be found in further studies of this population were given. The findings suggested that the majority of the young women in the sample were of average intelligence and were therefore able to learn. The study identified the leading aspirations and fears of the respondents, and suggested areas of interest to the female school dropouts. The research further indicated that rapport could be established with these young women once the element of suspicion was removed.

104. Home Management Students' Values in Managing a Home as Related to Selected Family Background Factors. Sue Croswell. Master's. University of Maryland, 1966. Unavailable.

The study had two purposes: (1) to test the relationship of areas of value in an instrument to measure values in managing the home to value areas in the Allport-Vernon-Lindzey Test of Values and (2) to determine whether certain family background factors were related to the home management student's values. The Home Management Scale of Values was constructed and administered along with the AVL Test of Values and a questionnaire concerning selected family background factors.

Data were analyzed using chi-square. The following relationships were found between value areas in the two instruments: (1) Theoretical values in the AVL were inversely related to intellectual values in the HM Scale; (2) Economic values in the AVL were directly related to economic values and inversely related to intellectual values in the HM Scale; (3) Aesthetic values in the AVL were directly related to self-expression values and inversely related to techniques and skills values in the HM Scale; (4) Social values

in the AVL were inversely related to economic values in the HM Scale; (5) Political values in the AVL were inversely related to social values in the HM Scale. It was in the economic area that comparable scales in the two instruments were related.

No statistically significant relationship was found between family background factors and values measured by the Home Management Scale. However, flaws in both instruments make the evidence inconclusive.

104. Description of Interpersonal Values and Ratings of Students at Home Management Residence. Yuriko Fukushima. Master's. Michigan State University, 1966. Interlibrary loan.

This study was undertaken (1) to identify the interpersonal values of the students in home management residence according to the Survey of the Interpersonal Value (SIV), and (2) to compare students' interpersonal values with managerial ratings. The sample was 30 seniors and juniors majoring in Home Economics Education at Michigan State University.

Results of the Survey of Interpersonal Values: (1) Students in HM residence obtained higher means in Independence, Support, and Recognition, and obtained lower means in Conformity, Leadership and Benevolence than the National College Norms-Female by SIV; (2) none ranked Leadership in very high category, and none ranked support in very low category; (3) the rank order of the higher values appeared almost reversed except the order of Benevolence and Leadership. The rank orders of higher values were (1) Independence, (2) Support, (3) Recognition, (4) Benevolence, (5)Leadership, (6) Conformity. Each student held each of the six values to some degree.

Comparison of the interpersonal values and managerial ratings revealed (1) Total managerial self-scores were not associated with individual specific interpersonal values. (2) High ranking managerial components were not associated with specific high values individually held. (3) Leadership score on managerial rating was not associated with interpersonal value Leadership.

This descriptive study of interpersonal values and managerial rating was of limited scope. Further study is needed to clarify relationships between interpersonal values and managerial achievement. Study of the latter should be based not only on evaluations by self but also by peers.

104. A Study of the Aspirations of a Selected Group of Low-Income Mothers in Anne Arundel County, Maryland. Sylvia Ross McMillan. Master's. University of Maryland, 1966. Interlibrary loan.

The purpose of this study was to gain additional knowledge and a deeper understanding of the verbalized aspirations of a selected group of low income mothers. The primary objectives were:

1. To learn what these mothers would want for themselves and for their children if circumstances were such that their desires and dreams could be realized.

2. To learn where these mothers feel they are now in relation to where they would like to be as verbalized through their aspirations.

3. To learn what these mothers perceive as their problems and blocks to progress.

4. To learn what these mothers perceive as solutions to their problems and blocks.

It is vital to the study to ascertain the thinking of this group of low-income mothers without imposing middle class interpretations or values.

Thirty-two subjects were selected from a list of married and unmarried mothers with whom the researcher had had some previous contact. Data were obtained through a personal, standardized interview with each mother.

The study was designed to elicit the thinking of these low-income mothers in five areas: (1) aspirations for self, (2) aspirations for children, (3) perceived status, (4) perceived problems and blocks, and (5) perceived solutions to these problems and blocks. Five key open-ended questions were asked to elicit this information. The findings were based on the mothers' responses to these questions and were reported as percentages and proportions.

The findings of this study indicated that these low-income mothers were not satisfied with their present conditions, that they did want a better life for themselves and their families, and that their aspirations are realistic.

Most frequently expressed as deep desires were (1) better housing, (2) good jobs for self and husband, (3) more education or special training for self and husband, (4) more money to get the basic necessities and to pay bills, (5) transportation for rural mothers, (6) a happy marriage and family life, and (7) a better life in all aspects for their children.

The lack of child care services, insufficient income to cover family needs and expenses, the large number and expense of children, inadequate education, the lack of special skills, and the lack of transportation for rural mothers were considered by this group as being the biggest blocks to progress.

The mothers felt that the removal of these blocks would be the solution to their problems. They expressed the belief that (1) if they could obtain good jobs to make more money, (2) if job training is made available for them and their husbands, (3) if some way is provided for rural mothers to get transportation, (4) if low-cost housing is made available, and (5) if there were marriage counseling and family life programs for men as well as for women--then, they could begin to progress toward realization of their aspirations.

104. Comparison of the Homemaking Role Conceptions of Working and Non-Working Wife-Mothers in Two Social Classes. Neta Sue Melton. Master's. Michigan State University, 1966. Interlibrary loan.

This study explored homemaking role conceptions of women. The sample consisted of 20 wife-mothers, divided into four groups, to meet definite criteria as to social class and occupational role, which were believed to have an effect upon role conception. The women were of upper and lower social classes; half of each class was employed outside the home. The wife-mothers represented the child-rearing stages of the family life cycle.

The specific objectives formulated for this study were to identify: (1) the women's conceptions of what it means to be a good homemaker, (2) the women's conceptions of home management, and (3) the women's likes and dislikes of homemaking activities.

The three instruments were used during personal interviews to elicit role conception as a rating scale of homemaking activities, open-ended questions, and a sentence completion test.

The findings revealed differences in homemaking role conceptions with regard to social class and within social class groups. The homemaking role conception of the upper class wife-mothers appeared to be person centered. The women's conception of home management appeared to be the same as that expressed in defining a good homemaker. Specific homemaking activities which revealed important social class differences in responses of like or dislike were: (1) housekeeping, within working and non-working groups of both social classes; (2) child care within the lower working and non-working groups; and (3) the lower non-working group expressed a predominance of indifference relative to all homemaking activities.

104. Relationship Between Standards in Economic Value Systems and Social Status. Susan Carol Nesbitt. Master's. Washington State University, 1966. Interlibrary loan.

The objectives of this study were:

1. To determine the relative ranking of five specified standards in the economic value system (status, security, self-actualization, self-indulgence, and faith).

2. To determine the relationship between economic value system and social class as identified by Warner's Index of Status Characteristics.

The sample was selected from the Boise, Idaho City Directory. Since representation was needed from each social class, a partially stratified sample was used. The initial determination of social class was based on occupation. In the final sample of 61, social class determination included

source of income, area of residence, and condition of residence, in addition to occupation.

A Q-sort was used to determine the relative ranking of the five economic standards. Seventy-five statements (15 related to each standard) were sorted by the participants into nine categories ranging from "those most like me" to "those least like me".

Analysis of variance was used to determine if any significant difference was present in the ranking of the five standards within a social class and the ranking of standards between the social classes.

All social classes ranked self-actualization first and faith last. However significant differences in the ranking of the standards within economic value systems were found for the lower-middle and upper-middle classes. Significant differences between social classes were indicated for the standards of security and faith. The study provided many clues to reasons for differences, as well as for the similarities that were evidenced in the rankings. Several directions for added research in the area of values were suggested.

104. Situations Associated with Farm Family Goals. Angela Gracia Scarpati. Master's. Iowa State University, 1966. Interlibrary loan.

The study was undertaken to identify patterns of goal identification among young farm families and to determine significant associations of the aspirations (a) of husbands and of wives, (b) between short- and long-run views, (c) at the beginning and end of a four-year period, and (d) with selected characteristics of the family. Data used for the study had been obtained for Iowa Agricultural and Home Economics Experiment Station projects related to the Farm and Home Development Program of the Iowa Cooperative Extension Service. In 1956 and 1960 intensive interviews had been made with more than 400 young farm families in 10 counties of different areas in Iowa.

Long- and short-time goals were indicated by responses of wives and husbands who were queried independently about two questions:

As you see it now, what things seem to be most important in your life?

What are the most important things in which you will make the most progress in the next three years?

Responses were coded by orientation to: children, family, farm, house, occupation, personal improvement, and income-property-savings.

The hypothesis that the aspirations of husbands and wives would differ according to their traditional sex-role patterns was substantiated with respect to several of the goal orientations. Short-run goals were related more often to the farm and the house while long-run orientations tended to

be toward children, family, and income-property-savings. Selected family characteristics were tested for their significant association with the aspirations expressed by husbands and wives. In declining order of frequency of association these characteristics were farm tenure, family type, net worth, net family income, number of acres operated, socioeconomic status, age of husband, and number of children.

104. Selected High School Homemaking Students' Values and Performance Concepts Relating to Homemaking Roles. Louise Chambers Smith. Master's. The Louisiana State University and Agricultural and Mechanical College, 1966. Interlibrary loan.

This exploratory study attempted to identify specific role values of adolescents' conceptions of actual role performance in their parental homes. A questionnaire comprised of "who ought to" and "who actually does" questions about 28 homemaking tasks, together with 13 task performer choices for each, was constructed and administered to 144 homemaking students enrolled in personal development classes in a Louisiana high school. The data were manually tabulated and analyzed by means of an item count. Agreements between the two parts of the questionnaire were analyzed by the students' social positions as determined by Hollingshead's "Index of Social Position". Other analytical variables were family size, working status of the mother, parental type, and place of rearing.

Dominant role values appeared for all but three items. In half of the items at least 50% of the respondents checked the same person to perform a particular task. Most household performance tasks were assigned to females of the family, while decision-making tasks were considered to be a responsibility that parents share.

A comparison between role values and conceptions of enactment for 36 selected respondents showed more matching of answers for girls from Social Classes II and III, from families with six to seven members, from native families, and with stepparents. No relationship was found for the working status of the mother.

112. Home Management Residence in Land-Grant Institutions to Ascertain Trends. Delaine Curtis Furst. Master's. West Virginia University, 1966. Interlibrary loan.

The purpose of this study was to ascertain past, present, and future trends in the home management residence program in the land-grant colleges and universities in the United States. The hypothesis was that the trends were toward laboratory and field experiences and away from home management residence. Data for the study were obtained from questionnaires returned by 53 administrators of home economics in land-grant institutions. Portions of the questionnaire dealt with the length of home management residence courses and time required for them, allotment of credit, placement of home

management in the curriculum, size of home management residence classes, descriptions and requirements for home management residence programs, organization of home management residence courses, and facilities for home management residence.

The hypothesis was not upheld. Findings showed that the home management residence house was a degree requirement in 15 different majors. It was required for a degree in home economics education by 96% of the institutions. Forty to 60% of the institutions required it for degrees in home management, foods and nutrition, child development, and dietetics.

A total of 62 housing facilities had been constructed and 28 remodeled for home management residence in land-grant institutions. In the past five years, over 21% of the institutions had remodeled facilities and over 34% had plans to add facilities in the near future.

112. Students' Satisfactions in Six Home Management Residence Workroles. Mae Elaine Nelson. Master's. Cornell University, 1966. Interlibrary loan and Microfilm.

Twelve students residing in the Home Management Apartments each evaluated six workroles with a structured questionnaire, making 72 cases. Upon completion of the course, the students ranked the six workroles in their order of importance. High-ranked workroles were Manager B, Manager A, and Cook; low-ranked workroles were Housekeeper, Laundress, and Helper.

Goal achievement was influenced by personal motivation, group membership, apartments' atmosphere, and peer evaluation.

Hindrances to goal achievement included amount of time available, rigid schedules and mealtimes, personal studies, and social activities. Over 80% were satisfied or very satisfied with their accomplishment of objectives, the quantity of work accomplished, and the quality of results.

Variety of equipment and supplies in the apartments were rated adequate. Students considered this variety, plus other environmental factors, a help rather than a hindrance to accomplishment. Over three-fourths were satisfied with their use of time and their freedom to make choices about when to do things in the apartments. Many of those satisfied with their use of time thought the time available was adequate; two-thirds of them did not feel time pressures.

Most of the girls used one or two techniques as a means of accomplishing tasks. The technique most often mentioned was establishing their own routine; others were trying alternative methods, and using others' techniques. Those students satisfied with accomplishment of objectives were also highly satisfied with their use of resources and their ability to recognize alternatives.

Levels of satisfactions with experiences and skills gained were higher for high-ranked workroles and lower for low-ranked roles.

112. Identification of Home Management House Difficulties and the Extent of Their Existence in the Management Process as Found in Two Institutions of Higher Learning in Mississippi. Bettye Sue Rogers. Master's. University of Southern Mississippi, 1966. Interlibrary loan.

The home management residence course is considered one of the most comprehensive experiences in home economics; therefore, the course should be intellectually stimulating and rewarding to students. It seemed to the author that the course would be more meaningful if difficulties which students encountered in the performance of house responsibilities were identified early and throughout the residential experience. Steps toward improvement could well ensue with such identification of problematic areas in management. The objectives of the investigation were: (1) to identify individual difficulties which students encounter in the performance of home management house responsibilities, and (2) to classify the identified difficulties according to the management process.

Sixteen students enrolled in the home management residence course from two institutions of higher learning in Mississippi were selected to participate in the study. Instructors of the management course were asked to identify major responsibilities of the students during the residence experience. The major responsibilities were then compiled into questionnaire form and administered to students by the author. Responses involved listing of problems encountered in each responsibility. For examination purposes, difficulties were classified into nine major groupings. The students identified 80 distinct problems in the nine major groupings; 43% were planning problems and 56% were problems of controlling. House-care activities and personal relations were areas of greatest management difficulty. The area of money management accounted for the least number of management difficulties encountered.

Since totals and percentages were used and the sample was small, it seemed inappropriate to state any definite conclusions based on this study alone. The study, however, did point out management difficulties of the participants in this investigation. The difficulties in the management process which were determined might well be a point for further research on the management process.

114. The Effects of Educational Programs Presented by Selected Mass Media of Home Management Practices of Low-Income Urban Homemakers in Rome and Macon, Georgia. Elise Wilson Carson. Master's. University of Georgia, 1966. Interlibrary loan.

Data from low-income households (annual family income less than $3000) from a Southern regional study in Rome and Macon, Georgia, were analyzed as a group. Educational material developed by the state project leader was presented in the two cities by the local daily newspaper having the largest circulation and the local radio station offering the widest variety of programs. A base-line sample of 195 households and an experimental sample of 221 households were interviewed by trained field agents. Computations and coding were carried out for the most part by this reporter Chi-square and analysis of variance were the principal statistical treatments used.

Homemakers' nutritional and marketing knowledge showed significant improvement after the planned educational programs. Economy was the most effective concept for attention-getting. Homemakers were interested in receiving information related to food buying and budgeting through newspapers. In newspapers without a regular food feature section, the society section was preferred to the farm section for receiving food information. Radio time before noon would reach the largest number of homemakers, although a large number of women in the sample were employed in the labor force.

A large group of low-income homemakers were found to be "rational" in behavior. One-fourth had recently tried a new recipe and one-half reported that they sometimes do this. Programs for low-income homemakers in the home management area need to emphasize evaluating specials offered in the market, using food advertisements in planning meals and buying food, making cost comparisons for different market forms, and buying in suitable volume to take advantage of unit savings. Development of simplified meal planning guides would be useful to many low-income homemakers who have little formal education.

114. Formation of Hypotheses Relevant to Communicating with Disadvantaged Families. Catherine Fanning Cavanagh. Master's. Washington State University, 1966. Interlibrary loan.

The objective of this study was to formulate hypotheses relevant to communicating an abstract idea to disadvantaged families. To limit the scope of the problem, the study focused on communication of the importance of decision-making to the young, disadvantaged family. It was assumed that this concept could be grasped by anyone, if it were effectively handled.

Many of the methods of working with low-income families have evolved rapidly and frequently lack a research-oriented base. Methods which have been and are being utilized to communicate with disadvantaged families were reviewed. In addition, a detailed analysis was made of the literature related to (1) characteristics of the disadvantaged, (2) young families, and (3) the importance of decision-making. Concepts from these three areas were

then integrated in order to formulate hypotheses. The criteria on which relevance of concepts was based were congruity or lack of congruity, reinforcement or lack of reinforcement, corrections, and interdependence.

Since this study was explorative in nature, its results were hypotheses derived from an integration of relevant literature. Three hypotheses were formulated:

1. Methods which are consistent with the adult socialization model will be more effective for communicating with disadvantaged families than those which are consistent with the psychoanalytic model.

2. A physically-oriented game will stimulate the disadvantaged homemaker to recognize the power and transferability of financial decision-making.

3. Participation in role playing by the disadvantaged homemaker will stimulate her to recognize the power and transferability of financial decision-making.

Subhypotheses, and suggestions for testing them, were also developed in the study.

114. Efforts of Home Demonstration Agents in Working Among Rural Minority Groups. Peggy Jo Fulton. Master's. Howard University, 1966. Interlibrary loan.

Thirty-two million people live in poverty in the United States. This study surveyed the work of 130 home demonstration agents who work with rural Negroes and Indians. Eighty per cent of the agents work with low-income families. Thus they are well aware of some of the problems of the low-income homemaker.

The longer the program of the agents who worked with Negroes was in operation, the more effective it was. This was not the case, however, with the programs of the Indian agents. Over 30% of both groups reached many of their homemakers through individual contact. There was general agreement by both groups on the importance of individual contact. Individual contact however, is difficult if there is a large number of people in the area. Most of the agents working with Negroes had a much larger area of responsibility than those working with Indians. The agents expressed a definite need for more staff to help in reaching low-income homemakers.

The most important finding of this study was the lack of imagination on the part of the home demonstration agents in reaching people. They had plausible reasons as to why they were not pleased with the homemakers participation. Most place the blame on the homemaker without giving consideration to whether more effective approaches might be developed.

120. Material Possessions and Selected Activity Patterns of Women Living in Retirement Housing. Helen Martin Kitchens. Master's Oregon State University, 1966. Interlibrary loan.

The study was undertaken to determine types, numbers and status of household furnishings and personal belongings; adequacy of storage space provided; and selected activity patterns of women living in retirement housing.

A random sample was taken from a 342-unit retirement apartment building in Portland, Oregon. It was limited to equal proportions of the total studio and one-bedroom apartments available -- 25 and 20, respectively. A five-page questionnaire was prepared, pretested, refined and administered by the researcher to the 45 women who made up the sample. Following the interviews, the data obtained were coded, transferred to tables, and the chi-square test for independence was applied.

Data from interviews revealed little significant difference in the types and numbers of furnishings and personal belongings owned by residents of the two types of apartments. Relative to status of furnishings, the majority of the residents found it most satisfactory to include furnishings from their previous homes along with a lesser number of newly purchased items. Nearly all those interviewed were satisfied with the storage space provided.

Selected activity patterns participated in by retirement home occupants were meal preparation, meals for guests, light housekeeping chores, entertaining, hobbies, and volunteer work. Findings of the study can be useful to educators concerned with the aging, prospective "retirees", the building trades, interior decorators, and furniture manufacturers and retailers.

131. Patterns in the Use of Time for Selected Physically Disabled and Non-Disabled Women Students at Southern Illinois University. Irene Katherine Gillespie. Master's. Southern Illinois University, 1966. Interlibrary loan.

The purpose of this study was to compare use of time by disabled and non-disabled women students attending Southern Illinois University.

Forty disabled students whose names were obtained through the Division of Vocational Rehabilitation and 46 non-disabled students from the undergraduate home management classes completed a questionnaire and a 72-hour time schedule. Their daily activities and the time spent were recorded for each activity on three consecutive days, Thursday through Saturday. These data were classified into 12 categories: personal care, study, class or laboratory, sleep and rest, paid work, campus travel, dating, other forms of recreation, housework, child care, and miscellaneous. The mean times were computed for each category, and the t-ratio test was used to compare the differences in means between the two groups of students. The Pearson

product-moment correlation was computed between the mean hours spent in study and the quarter and overall grade point averages of the students in the sample.

Findings indicated that two categories, paid work and dating, were significantly different at the .05 level of confidence. Differences in other categories were not significant. The correlation between study time and grade point averages indicated a slight, almost negligible, positive relationship for the disabled group, and a low negative correlation, definite, but small, for the non-disabled group.

Characteristics of organization, particularly planning, clustering, and overlapping were studied in the two groups. Students tended to plan their study time and other activities around their class schedules. Other than this, little planning of time was done in either group. Clustering and over-lapping appeared to be an individual matter rather than a characteristic of either group.

131. A Study of Factors Influencing Time Spent on Selected Household Tasks. Carol Buzzard Myers. Master's. Southern Illinois University, 1966. Interlibrary loan.

The purpose of this research was to determine the amount of time spent on homemaking activities and to discover factors that caused variation in amounts of time spent by homemakers who were wives of theological students at Drew University in Madison, New Jersey.

Data were obtained from 50 homemakers who lived in University housing and were at home when the interviewer called on any weekday evening during April, 1966. The form for the first interview was a revised version of the one developed by Kathryn E. Walker when the New York State homemaking work units were determined. After the 50 initial interviews were completed, the data were used to select 20 homemakers for more detailed study. The sub-group was composed of the 10 homemakers who reported the greatest amount of total time and the 10 homemakers who reported the least amount of total time spent on all homemaking activities. Data were obtained from the sub-groups by personal interviews, questionnaires, and two ranking devices.

No statistical comparisons were made, due to the small sample. However, some differences appeared to exist. When households of two members were compared with each other according to the employment status of the homemaker, employed homemakers spent less time on all activities except washing clothes and community activities. Homemakers who used the greatest amount of time in household activities had slightly larger families, had been married longer, and their perceived energy and health scores were slightly lower than those of the homemakers who used the least amount of time. Some evidences of attempts to cluster and overlap activities and to improve kitchen arrangement were found; but there was little difference between the two groups in these respects. Most homemakers appeared to give little conscious thought to time-saving methods.

132. Examination of Selected Social and Economic Influences on the Performance of Certain Household Tasks. Helen M. Goetz. Doctoral. Purdue University, 1965. Microfilm.

Purpose of this study was to identify objective criteria for use in comparisons of homemaking work units.

Data from interviews and observations with 26 homemakers supplemented interviews with and records kept for four seasonally separate weeks on care of the house by 111 homemakers. Work in cleaning the master bedroom was recorded by process chart-man analysis. Concepts of the content of the task and its component parts varied. Homemakers performed from five to 11 task elements. The elements were standardized in the laboratory. The device developed for rating a worker's performance was:

$$R = \frac{\text{Standard time for elements performed} \times 100}{\text{Actual time used in the performance}}$$

Statistical analyses for evaluating factors affecting time use included simple regression analysis, a factor analysis, and a multiple regression analysis. Factors associated with motion and time economy were selected as evidence of the degree of organization of work. Seven of the eight factors appeared with high or moderate loadings by factor analysis and were related to the five most important predictors in the regression equation.

In the factor analysis, three factors (standards of housekeeping, 24%; motion economy, 20%; and space-purposive activity, 15%) accounted for 60% of the variability of time used by the women. Among aspects of the physical environment, only space in the room and cleaning equipment used seemed to influence time taken for the task.

133. Subjective and Objective Measurements of Physical Effects on Seven African Women as They Worked at Three Experimental Heights. Caroline Ebunoluwa Williams. Master's. Cornell University, 1967. Interlibrary loan and microfilm.

To determine some of the physical effects on the body of doing household work at different work levels, clothes were washed by hand at the ground level, at a bend-over level of 20 inches from the ground, and at a stand-up level seven inches below the elbow height of the worker. Seven African women, who were familiar with doing ground level work, served as subjects and performed nine half-hour tests each--three replications at each of the experimental work heights.

Black and white still photographs were taken of the subjects for recording and analyzing the posture of the subjects at work. Objective measurements, made from the photographs to evaluate the posture of the subjects at work, were the angle of back bend, angle of knee bend, and moment arm of gravitational force on the curve of the back. A record of the time spent

in certain postural positions was another objective measurement used. Subjective measurements of feelings of tiredness, ease of work, effort put forth to work, liking and disliking of the work arrangements, and aches and pains felt were also used to evaluate the work heights.

According to both subjective and objective measures, the stand-up level was more satisfactory for the subjects than either of the other two levels tested. At the stand-up level subjects gave a lower rating of tiredness and work effort; they said they liked the work arrangements better; and they reported fewer aches and pains.

As the work height was raised from the ground and bend-over levels to the stand-up level, the objective posture measures indicated improvement of body alignment. An erect working posture was maintained when the elbow height was in proper relationship with the work height.

The average number of postural changes of position for all subjects at the stand-up level was only five compared with 25 changes in position at the ground level, and 31 changes for subjects working at the bend-over level.

141. Consumer Plans for and Content of Consumption as Evidenced by Food Provisioning. Ruby M. Smith. Doctoral. Purdue University, 1966. Microfilm.

Purpose of this study was to determine in some detail the nature of families' food provisioning plans and activities and the content of food consumption realized by the families.

A proportionate sample of 200 families, 133 urban, 13 village and 54 rural, from Tippecanoe county, Indiana, was drawn using a County Farm Plat Book, a city map and street directory for Lafayette, and a chart of dwellings developed for communities having no official directory.

Data were obtained through interviews with homemakers. Then homemakers provided a record of food served in the household during the next four days. Four scales were developed to evaluate the effectiveness of homemakers' planning: 1) Plans for durables including kitchen improvement, large equipment, and small equipment; 2) long range food plans, including gardens, quantity purchases, and home production; 3) short range food plans, including menu planning, budgeting, and maintaining supplies; and 4) a composite score comprised of totals of the other three. The dietary score for evaluating quality of food consumption was taken from Principles of Nutrition, by Wilson, Fisher, and Fuqua, 1965, p. 330. Dietary scores were related to family characteristics and composite planning scores.

The composite scores had positive association with certain family characteristics, particularly rural dwelling, homemakers' education, young families, middle-income and middle social class groups. They were negatively

associated with employment of homemakers away from home. Increases in composite planning and in dietary scores were associated though not always with parallel progression.

Findings indicated levels of consumption for families in the study. High and lowest levels were usually distinct, but an intermediate ranking was not clear for every comparison category.

145. A Documentary Study of Selected Federal Trade Commission Activities in the Area of Competitive Advertising, Motivated by a Need for Consumer Protection. Lillie White Thaniel. Master's. University of Maryland, 1965. Interlibrary loan.

This investigation was based upon a desire to examine the activities of the Federal Trade Commission which protect consumers from false advertising. Relating to the main objective was the need to examine the legislative authority under which the Commission functions, and the historical background which led to its establishment.

A collection of "cease and desist" orders issued by the Federal Trade Commission between January, 1962 and July 14, 1964, comprised the major portion of materials from which various types of competitive (deceptive) advertising practices were examined. The need to show what the Federal Trade Commission is doing to protect consumers against deceptive advertising practices was established.

It was found that the Federal Trade Commission has an intensive Guides Program designed for consumer protection and education. However, there are indications that additional legislation is needed to protect the interests of Mr. and Mrs. America. It seemed evident that the home economist can and does play a leading role in aiding the public in the evaluation of advertising directed at the consumer of today.

Further assistance can be rendered by which extension and research will provide information to inform the consumer. A greater awareness of the services of the federal government, in its several branches, in the interests of the consumer should be of concern to all citizens and public servants.

145. Consumer's Preferences for Goods Related to Stages of the Family Life Cycle. Janet Lee Vaughn. Doctoral. Purdue University, 1967. Microfilm.

Purposes of this study were to (1) clarify concepts in family economics related to level of consumption, (2) establish methodology for showing consumer's preference and identifying consumption levels, and (3) prepare a statement regarding consumer's preference which may help identify consumption levels.

Data were obtained through the Farmers Home Administration from 65 families who had kept records for the County office during 1964. Records were supplemented by information obtained by mailed questionnaires. This source provided accurate information on spending plus inventories of consumers' goods. The independent variables chosen to be examined for their association with possession of goods were related to family characteristics, family living costs, and financial characteristics.

Findings showed that among indications of preference, possession of goods and order of purchase were most useful. Chi-square tests of difference in possession of working and living goods by families in different stages of the life cycle showed no significant differences. However, the highest quantity given from observed data was found for ownership of living goods. With larger number of families and a more even distribution among life cycle stages, differences greater than those which could be produced by chance might be found. A higher level of consumption was indicated by possession of (1) working goods: a dishwasher, disposer, vacuum, sewing machine, and food mixer, and (2) living goods: both a dining room suite and a dinette set. In addition, possession of a rug or carpet indicated families with incomes in quartiles above the median family.

203. Dimensions and Differentials in Home Economists' Images of Consumers. Patricia Ann Gerhardt Barnett. Master's. Iowa State University, 1966. Interlibrary loan.

The critical nature of consumption in an abundant and free-choice economy demands that consumption should not be considered a happenstance activity. Traditional interpretations which limit its content to simply buymanship or destruction of utilities are too narrow for today's dynamic world and the changing functions of consumers in the economic system. In the present study, the consumption process was viewed as a series of interlocking functions which are involved in the acquisition and use of goods and services by the family unit which represent interactions of this consuming unit with the political, economic, communal, physical, and cultural environment.

The specific purpose of the study was to reveal the functions and responsibilities that Iowa home economists believe consumers should be prepared to perform if they are to behave intelligently in acquiring and using goods and services in the home and family setting. It was hypothesized that the general consumer role could be delineated as composed of the following eight sub-functions: (1) allocation of family resources of money, time, persons and property; (2) interacting with government; (3) interacting with community institutions; (4) decision-making related to ways of earning a flow of money income; (5) performance of unpaid services within the family group; (6) saving and dissaving the family's stock of assets; (7) spending family income in the market; and, (8) socializing family members toward competency in consumption.

A questionnaire was constructed of 153 randomly listed items which were selected to represent the eight hypothesized sub-functions of consumer

responsibility. Usable replies to this mail questionnaire were received from 169 home economists from most of the counties of Iowa including 75 in county extension work, 64 in high school teaching, and 30 in business.

From the responses an intercorrelation matrix was computed and seven clusters of items were identified which were mutually exclusive, made sense, and had a general theme common to all. Six of the clusters represented content comparable to the originally hypothesized consumer sub-functions, namely: allocation, spending, earning, socialization, saving, and family services. The seventh cluster, a combination of the two functions of interacting with polity and with community, was renamed "consumer citizenship".

Mean scores of responses to the items within each cluster were obtained for each professional type of home economist. When the levels of these mean scores were ranked within each of the three types, the rank orderings tended to be comparable for the extension workers and teachers. The ranks for business home economists were relatively higher for earning and family services, and lower for spending and socialization.

221. Resource Adequacy of Recipients Receiving Old Age Assistance. Marilyn Millard Gunther. Master's. Iowa State University, 1966. Interlibrary loan.

This study, the second of five which contributed to an "Evaluation of Welfare Grants to ADC and OAA Recipients", was focused on the resource situations of 53 Old Age Assistance recipients in two counties of central Iowa. The resources studied were money income, human resources, community opportunities, and property. Particular attention was given to factors associated with the resources available and to selected techniques for obtaining resource information from this type of recipient.

Single contact interviews, which ranged in length from one and one-half to three hours, were conducted from February through April of 1966. Usable records were obtained from 25 single recipients and 28 couples. Median money incomes during 1965 were $1,265 for the singles and $2,000 for the couples. The proportion of total money income for welfare grants was 49% for the singles and 54% for the couples. As progressively larger amounts of non-welfare money incomes were reported, the income level of the recipients tended to be higher. The most frequently mentioned source of income other than welfare was Social Security.

Special attention was given to appraisal of alternative techniques for obtaining information concerning expenditures for living and awareness and use of community opportunities. For expenditures, the combination of a short and a long form was recommended. Both inventories and hypothetical problem situations were effective for ascertaining awareness of community opportunities.

Selected articles of household equipment and scores for housing conditions were used as indicators of the property resources and, as a whole, tended to increase with income level. The association of income with human resources, and with awareness and use of community services was not consistent.

231. A Study of Financial Management Practices of Selected Urban Couples Receiving Old Age Assistance. Wanda Anne Golden. University of Tennessee, 1966. Interlibrary loan.

This study of old age assistance recipients was concerned with their (1) current income, (2) financial management practices, (3) expenditures (selected), (4) feelings of unmet monetary need, (5) need for family business counseling, (6) use of credit, (7) insurance, and (8) sources of "retirement" income anticipated prior to reaching age 65.

The sample consisted of 46 Knoxville couples maintaining their own households, having no dependents, with both husband and wife receiving Old Age Assistance. Income data were obtained from Public Welfare records. Other information was secured through personal interviews using a questionnaire developed for the study.

All the men and 44 of the wives were receiving Social Security payments. Few couples had any support from their children. Monthly income from all sources averaged $51 for each sex.

Making plans jointly and preparing grocery lists were the only usual management practices. Expenditures for food averaged $38 a month per couple. Utility and phone bills amounted to $18 monthly. For the 19 paying rent, this item averaged $28 a month. The unmet monetary needs most frequently mentioned were more for food, clothing, electricity and fuel, and transportation.

Need for counseling, should it be necessary to establish eligibility for benefits or to replace legal papers, was almost universal. A large majority indicated they would need help should they want to buy insurance, transfer property, or establish proof of payment.

Merchandise credit was seldom used except for groceries. Borrowing cash appeared to be a fairly common practice. Over half the men and women had life or burial insurance in limited amounts. Few carried property insurance, even home owners. Only 25% had expected, prior to reaching 65, to be OAA recipients.

231. Adjustments to Financial Pressure by Weekly Pay Period Families. Dorothy Luella Schaurer. Master's. Purdue University, 1967. Interlibrary loan.

Objectives of this study were to examine in detail selected family

characteristics with respect to existence, frequency, and intensity of financial pressure pay periods and to examine techniques of meeting such financial pressure.

The data were compiled on a weekly pay period basis from one year's records of receipts and expenditures for 33 Indiana families who received weekly earnings from the husband's principal job. Expenditures were classified as: fixed; non-fixed, recurring; semi-fixed (long term and credit payments); and discretionary according to the degree of commitment of pay. A pay period was considered pressured when the total of both semi-fixed and discretionary expenditures was $50 and over. The families were grouped into pressure levels of low, moderate, and high pressure based upon sequential pressure pay periods, and into cash-on-hand levels of low, fluctuating, and high cash on hand.

The families averaged 11.4 sequential pressure pay periods. No relationship was found between cash on hand and pressure level. Almost 25% of the pay periods were pressured from semi-fixed, almost 15% from discretionary, and over 5% from both semi-fixed and discretionary expenditures. As the pressure level increased so did the number of pressure pay periods due to semi-fixed expenditures. The variable causing the difference of pressure was found to be semi-fixed rather than discretionary expenditures. Credit payments increased in frequency and amount as pressure level increased. This investigation provided no information as to knowing whether existence of financial pressure is evidence of "good" or "poor" financial management.

233. Selected Characteristics of Personal Bankruptcy Petitioners in Portland, Oregon. Shirley Suzanne Matsen. Master's. Oregon State University, 1966. Interlibrary loan.

The major objective of this study was to obtain personal and family data about bankruptcy petitioners and to determine if these were related to their financial characteristics.

An interview questionnaire was developed and administered to 50 personal bankruptcy petitioners immediately following the first creditor hearing in the bankruptcy court in Portland, Oregon during six days in February, 1966. Petitioner information obtained during the interview included sex, age, occupation, marital status, age of spouse, family size, spouse employment, education, degree of expressed marital happiness, responsibility for bill payment. Financial data were obtained from bankruptcy petitions and included income, debt, and creditor information. Debts were classified into 23 creditor classifications according to purpose of debt.

Statistical description included frequency distributions, ranges, means, medians, t-test of significance, and multiple correlation.

Results indicated a significant correlation (P=.01) between mean debt and mean income. Other findings included the following median petitioner characteristics: male, 28 years old, married, two children, childbearing

stage in family life cycle, twelfth grade education, semi-skilled employee, income for last available year of $4,950 and total debt of $4,831 owed to 16.5 creditors. Over 75% of the petitioners owed medical and automobile debts.

Findings regarding degree of expressed marital happiness, degree of expressed influence of financial problems on marital happiness, and degree of expressed husband-wife agreement regarding expenditures, although not conclusive, suggest trends which indicate the need for further research.

233. A Pilot Study of the Complex of Information Used in a Purchasing Activity. Virgene Kae Putman. Master's. Cornell University, September 1966. Interlibrary loan and microfilm.

The purpose of this study was to develop a method of comparing the complex of information used in a purchase activity with the socioeconomic status of the consumer, and to explore the relationships among sources used and certain purchasing behavior characteristics.

Forty intact families representing two distinct socioeconomic groups of 20 each comprised the pilot study. Women were interviewed concerning shopping activities related to the purchase of a large household durable.

Complex of information was defined as the number and types of information used by the family in connection with the purchasing activity. Three source types were identified: mass media and printed materials, market investigation, and personal influence. When combined in a complex of information measure, these provided an indicator of reliance on or use of market information sources.

In general, the use of information was relatively low for both SES groups. The greatest number of different printed materials used by any one person was 8 out of a possible 15. The average number used by the low SES group was 1.8, the high SES group used an average of 4.35. When the use of printed materials was compared to the number of materials with which each was familiar, the rate of use was still low.

Shopping behavior generally characterized with deliberative shopping did not have a significant effect on market investigation.

It was hypothesized that there would be a negative relationship between extent of personal influence and socioeconomic status. This was not found to be true, as the high SES group made significantly greater use of persons as an information source than did low-status families.

The market was the most important source of information for the low SES group, while personal influence was the least important. For the high SES group, printed materials, market investigation, and personal influence ranked in that order.

When education and occupation were used as the criteria to define socio-economic status, as in this study, differences in SES distinguished levels of living. Since the complex of information scores and each of the component scores were significantly different for the two SES groups, one may conclude that the complex of information used in a purchasing activity does reflect different levels of living. This has implications for both the content and approach needed for effective consumer education programs.

234. A Study of Factors Relating to Household Production at Different Income Levels. Justine Jones Rozier. Master's. Purdue University, January 1967. Interlibrary loan and microfilm.

The purpose of this study was to 1) investigate types of household production carried on by families in five western North Carolina counties, 2) observe the association of selected factors with types of household production, and 3) determine the association between production and money income of the families.

A systematic sample was selected from personal property tax books in the five counties with numbers from each prorated on the basis of county population. Home Economics Extension Agents in each of the test counties collected the data. One hundred thirty families were obtained as cooperators. Data were obtained through interviews with homemakers in June, July, and August, 1965.

Homemakers averaged over ten hours per day in household production. Fifty-seven of them worked away from home for pay at least part-time. Participation of other family members was not as great as the homemakers'.

Homes of the families were in better condition than the average for the area as reported in the 1960 census. The use of more and better equipment did not decrease time homemakers spent in household production.

The median family had an income in the $4000-4999 level. The largest group of families had incomes in the $5000-7499 level. Families who produced clothing added an average value of $66.05 to their income; food-producing families added an average of $485. When the value of the homemaker's time was added to these figures, a yearly increase of $1721 of household production income was realized. Uses homemakers said they would make of additional money and time were not associated with their income levels.

241. A Study of the Investment Element in Family Expenditures for Higher Education. Carolyn Click Driver. Master's. Cornell University, 1966. Interlibrary loan and microfilm.

This study was concerned with the human investment element of family spending and was focused on the higher education component of the investment families make in their children. Do families regard expenditures for

a college education as they do other current outlays or is it an investment from their point of view?

A mailed questionnaire was used to elicit information from parents of 1965-1966 senior students at two Virginia colleges, Bridgewater and Madison. Data from 273 families were used in the study.

Seventy-seven per cent of the respondents said that they regarded money spent on a college education for their children as an investment. The hypotheses were premised upon the assumption that investment-oriented and non-investment-oriented respondents would tend to exhibit different behavior patterns in regard to these outlays.

There were some differences between investment-oriented and noninvestment-oriented respondents that were not statistically significant but were in the predicted direction. Investment-oriented respondents did plan more frequently to use savings to pay for college, they were more likely to be in the high-ratio category for their contribution toward total college cost relative to income, and they were more likely to recognize opportunity cost than did noninvestment-oriented families.

The differences in the mean value scores on income and advancement related purposes of a college education were statistically significant for investment-oriented versus noninvestment-oriented parents of boys but were not for the parents of girls.

Although a large number of respondents said that they regarded money spent on an education an investment, the adjustments they would make if faced with a financial setback indicated a lack of understanding of the investment concept. This suggests that educators in the field of family economics and home management include investment and investment in human capital concepts in the family security program.

241. An Investigation of Family Financial Security By Families Represented in Home Demonstration Clubs in Coffee County, Alabama. Sara Gambrell Hutchinson. Master's. Auburn University, 1966. Interlibrary loan.

In order to obtain information about planning for financial security, a study was made of 177 home demonstration club families in Coffee County, Alabama. According to insurance statisticians, two out of three wives will be widowed sometime during their lives. Many will not be financially prepared for widowhood.

According to the families reporting, 147 had started a financial security program; 30 families had no plan. Fifty-six families had completed all four steps for financial security. A larger number of financial security plans had been started in homes where the husbands had college educations. Most of the plans were started by husbands, wives, and insurance agents but re-evaluation involved only husbands and wives. Families who had some method

of budgeting the family income usually had a security program although it might not be complete. Not all families who had security programs budgeted their incomes.

Husbands were not always fully concerned about legal matters in the field of family finance. A total of 53 wills were made by husbands to dependents; 25 wills were made by wives to dependents; thus, leaving 124 husbands and 152 wives who had not made wills to dependents.

Less than half of the 177 wives, if widowed, could go to work immediately to help supplement incomes. One hundred five said that for various reasons they could not work. With additional training, however, 56 wives could work. Forty-nine could not work due to age, physical handicaps, or other reasons, and 11 of these had no security program.

242. Use, Payment, and Knowledge of Retail Credit Transactions by a Selected Group of Single High School Senior Girls. Shirley Ann Lindsay. Master's. Utah State University, 1966. Interlibrary loan.

This study of teen-age use and payment of retail credit was structured on the null hypotheses of no relationship of:

1. use of retail credit and (a) student weekly income, (b) student savings from summer employment, and (c) parent's annual income;

2. payment of credit transactions and (a) student weekly income, (b) student savings from summer employment, and (c) parents' annual income; and

3. knowledge of retail credit transactions and the number of retail credit transactions from June 1, 1965 to December 31, 1965.

A four-part questionnaire pertaining to use, payment, and knowledge of retail credit was formulated and administered to single senior students of two high schools. Of the questionnaires completed by 149 girls, those from the 64 credit users were analyzed statistically by analysis of variance. The F Test for analysis of variance was used to analyze the data.

Statistical analysis indicated a significant difference between teen-agers' use and payment of retail credit transactions and the level of student weekly income. Retail credit was used most by students with medium-level weekly income, and used least by students with a high-level weekly income. Students with high-level weekly income assumed most responsibility for payment of their retail credit transactions and students with a low-level weekly income assumed least responsibility. Part (a) of hypotheses 1 and 2 was rejected.

Parent's annual income was not associated with use and payment of retail credit transactions by teen-agers. Part (c) of hypotheses 1 and 2 was not rejected.

The relationship between the number of retail credit transactions during the seven-month period and knowledge of information concerning the most expensive item purchased on a retail credit transaction during this period was not significant. Hypothesis 3 was not rejected.

242. Use of Credit by Teen-Age Girls in a Metropolitan Area. Mary Ann Bippes Sewalt. Master's. Texas Woman's University, 1966. Interlibrary loan.

A survey form was used to obtain information from 435 girls in a metropolitan high school about the kinds of credit used, merchandise obtained on credit, and the extent of their employment for pay.

Credit managers of businesses patronized by the teen-agers surveyed were asked about their credit policies for teen-agers, and the advantages and disadvantages in teen-age credit accounts.

The high school girls used credit primarily through their parents' charge accounts. The proportion of the girls using credit increased with the increase in age. Clothes and cosmetics were the two items reported by the highest proportion of girls as charged.

There was no definite relationship between the use of credit and the level of formal education of the parents. Nor was there a difference between the students who worked for pay and those who did not work in the proportion of those using charge credit.

Lay-away accounts were most used by teen-agers in the specialty store and revolving accounts in the department store. Retail establishments reported using caution in offering teen-age credit; less than a third strongly encouraged teen-age credit.

242. Consumer Buying Practices in a Low-Income Area, Denton, Texas, 1966. Jimmie Lou Wainscott. Master's. Texas Woman's University. 1966. Interlibrary loan.

The purpose of the study was to identify and analyze consumer buying practices of families living in a low-income area to determine whether there were differences in buying practices and problems by income or by race. Data were from an enumerative sample survey, with a stratified random sample of blocks in a designated low-income area. Data were collected from 162 families by six interviewers by a schedule adapted from one used in a New York City study in 1961.

Differences observed in the consumer buying practices of Negro and white families were: a higher proportion of the Negro than of the white families shopped for food at neighborhood stores, bought clothes at locally-owned stores, bought furniture and equipment by installment plans, purchased

automobiles using credit, bought from peddlers on credit, and borrowed money from "loan sharks."

Differences observed among three income groups in the low-income area were: as incomes increased a higher proportion of families kept records, took action when they felt they were being cheated, asked for and were refused credit, paid cash for groceries, bought clothing from chain stores, were satisfied with the furniture they bought, owned more appliances, used store credit to pay for appliances, did more comparative shopping, owned automobiles, and used banks as their major source of credit.

Some differences observed between the Denton and New York City families were: a higher proportion of Denton families bought from peddlers, felt that installment buying was a good idea, borrowed money, used credit in buying clothing, and borrowed money from "loan sharks".

243. Employment Preferences of Teen-Age Girls. Judith Baumler Reynolds. Master's. Cornell University, 1966. Interlibrary loan and microfilm.

The purpose of this investigation was to analyze teen-age girls' preferences for employment to determine the attitudes of the next potential group of working women.

It was hypothesized that socio-economic status (SES), occupational role of the mother, level of education, and the girl's choice of occupation, would influence the girls' preferences for employment.

Questionnaire data were obtained from 172 high school girls in three Buffalo, New York, public schools, and from 75 college girls at Cornell University, Ithaca, New York.

The respondents were asked to state their preferences for employment situations having the following characteristics: pays well, is convenient and not too tiring, allows for self-development, is of service to others.

Socio-economic status was found to significantly influence (at the 0.01 level) girls' preferences for all four characteristics. High SES girls showed a greater interest in self-development and service than did low SES girls while low SES girls showed a greater interest in pay and convenience than did high SES girls.

Of the four characteristics, high SES girls ranked self-development as most important followed by service, pay, and convenience. Low SES girls also ranked self-development as most important, closely followed by pay, convenience and service.

Socio-economic status significantly influenced girls' choice of occupation. Choice of occupation was significantly associated with preference

for the four characteristics. SES did not significantly influence girls' choice of occupational role (full-time homemaking vs. part-or full-time employment). Most girls in each level want to have part-time employment as well as to be homemakers.

Level of education influenced girls' interest in self-development; college girls showed a greater interest than did high school girls. Mother's occupational role did not significantly influence girls' preferences for convenience or service.

Since girls of all SES levels showed a great deal of interest in self-development, guidance counselors and home economics teachers can help prepare girls for this kind of employment situation. Employers can then provide opportunities for girls to have part-time, developmental work in order to avail themselves of a large under-utilized labor resource.

243. Occupational Mobility of Women Who Are Former Students of Michigan State University. Eunice Martha Schaudt. Master's. Michigan State University, 1966.

The purpose of this study was to construct indices of intensity of occupational mobility and to determine direction of occupational mobility of married women who are former students of Michigan State University. This study compared selected socio-economic background variables with direction of occupational mobility. Comparisons were also made between direction of mobility and highest degree earned.

The sample was part of a non-random sample used in testing an instrument previously developed to gather economic, occupational, and family structure information. Information from the questionnaire used for this study included occupation of parents, education of parents, parents' attitude toward college education, number of siblings, size of community in which subject grew up, size of subject's high school graduating class, and subject's opinion of economic circumstances of parents while respondent was in college. Income was the single criterion used to determine direction and intensity of mobility.

Direction of mobility was classified as upward, downward, or horizontal. Approaches used in reporting were: overall direction of mobility; direction before marriage; direction after marriage; direction of mobility, first to last salary.

Intensity of mobility was determined by an index based on the starting salary of the first job, indicated as 100. Intensity was also studied in the four previously indicated dimensions.

Selected socio-economic characteristics had no significant influence on the direction of occupational mobility of married, college-trained

women. The number of siblings in the subject's family and the types of community in which the subject grew up may have had some relationship to occupational mobility.

262. A Study of Leisure-Time Activities of Selected Married Couples in Six Alabama Counties. Joy A. Arrington. Master's. Auburn University, 1966. Interlibrary loan.

The appearance of technological, scientific, and medical advances during the twentieth century brought changes to the living pattern of the working man in the form of extended leisure time. The problems related to the meaningful use of free time have been studied but not resolved. The intent of this study was to examine the present leisure-time activities of selected married couples in six rural Alabama counties and to determine their plans for activities after the husband reaches age 65.

Data from the 210 randomly selected rural families were secured by means of an interview schedule administered during 1964 by trained enumerators. Husbands of the families participating in the study were in the 45 through 64 age range, and the husbands and wives had been married for at least one year. This research was one phase of a larger study, Project S-56: Economic Provisions for Old Age Made by Rural Families.

When the data obtained from the sample were analyzed as a whole, it was determined that: (1) the rural Alabama families studied had few creative leisure-time activities; (2) they had made few plans and provisions for post-retirement activities; and (3) the major factors affecting participation in leisure-time pursuits were the educational level and income of the respondents.

262. Current Financial Resources Compared with Selected Characteristics of 60 Retired Couples. Pricilla Horning Crabtree. Doctoral. Oregon State University, 1966. Interlibrary loan and microfilm.

The objective of this study was to explore possible relationships existing between the level of financial resources, defined here as current income and net worth, held by retired couples and the variables of (1) expressed satisfaction with retirement, (2) attitudes toward certain money management practices, (3) use of credit prior to retirement, (4) family financial interaction prior to retirement, and (5) sources from which financial resources were derived.

Data were obtained from a sample of 60 retired couples with eligibility requirements that: the age of the head of the household was 65 or older, the couple was involved in home ownership at the time of the study, and the couple was willing to cooperate in the study. The initial contacts to solicit cooperation were made at random among couples living in a retirement community of more than 600 single unit detached dwellings.

The interview schedule was developed by the author and pretested in a final form with eight couples, randomly selected from the retirement community. Data were collected in the fall of 1965 by means of interviews conducted with the 60 couples in their homes.

Comparisons of the levels of financial resources and the selected variables named above yielded the following findings: expressed satisfaction with retirement was related positively with the level of financial resources; attitudes toward types of investments preferred for providing retirement income were related to the level of financial resources; and sources of current income and assets from which net worth was derived were related to the level of financial resources held by the retired couples.

262. The Retirement Income of a Selected Group of Retired Persons from Oregon State University. Mary R. Hendrickson. Master's. Oregon State University, 1966. Interlibrary loan.

The purpose of this study was to determine the actual retirement income for a selected group of retired persons from Oregon State University in order to obtain a more comprehensive understanding of the factors affecting retirement benefits. Data on the records of 122 retired employees who were members and prospective members of the Association of Oregon State University Retired Persons were obtained from the State of Oregon Public Employees Retirement System (PERS).

A questionnaire, focusing on the combined retirement incomes from PERS and Social Security, was also given to 29 retired employees from Oregon State University. When amounts of annual retirement income were compared with salaries at the time of retirement, the median proportions were 62% for the salary level of $2,000 to $3,999 and 23% for salaries of $8,000 and above.

The 122 retired employees had selected the PERS provisions which purchased the maximum retirement benefits for the major portion of the employment period. Monthly retirement income from PERS ranged from $5.76 to $203.02 with a mean of $89.07 and a median of $97.34.

Analyses showed that the total retirement income of the 122 retired employees was affected by (1) total length of employment and calendar period when service was accrued, (2) amount paid into PERS, especially for those who had more recent service, and (3) benefit options selected.

263. Relationship of Family Life Cycle Definitions to Family Financial Activities. Mary A. Gayle. Doctoral. Purdue University, 1966. Microfilm.

The purposes of this study were to: (1) examine family financial activities in stages of life cycle as defined by Fitzsimmons, Duvall, and Glick, respectively; (2) analyze the variability of stage means of these activities; and (3) relate financial activities to family changes to define a life cycle.

Data were collected for Indiana AES Project No. 1267 and Ohio Hatch No. 265. Selected for study were 122 families (95 Indiana and 27 Ohio) who had completed records of receipts and expenditures during a 12-month period.

No one life cycle definition appeared to be equally good for all stages or all categories of financial activities. The definitions with more stages in a life cycle were somewhat more satisfactory for indicating financial activities related to specific changes in the family. The use of the coefficient of variation was helpful in comparing information from similar but not identical series of stages.

Accumulation of durable goods, as represented by expenditures for furniture and equipment, were highest for families with preschool and grade school children, fell in succeeding stages, but rose again in stages before retirement. Transportation expenditures were highest in periods preceding high expenditures for furniture and equipment.

Primary expenditures (food, shelter, household operations, clothing, and health and medical care) appeared highest in stages with growing children and declined as children left home.

Multiple paths for a family life cycle may be suitable for some analyses of financial activities. Families with teen-age and high school children might be divided into two paths, those whose children enter college or other educational institutions, and those whose children do not.

263. Current Economic Status and Provisions for Old Age Made by 239 Selected Rural Families in the Appalachian Area of Tennessee. Clarice Maxine McManus. Master's. University of Tennessee, 1966.

This was a study of the current economic status of families headed by husbands 45-64 years old and also the amounts and sources of incomes they expected to have when the husband reaches 65. Economic status included income, equity in assets, life and health insurance coverage on husband and wife. The data analyzed constituted a segment of the Tennessee Agricultural Experiment Station contributing project to the regional study, "Economic Provisions for Old Age Made by Rural Families".

Elements of current economic status and anticipated "retirement" income were studied with respect to selected socio-economic factors. Chi-square and analysis of variance tests revealed the following significant relationships:

(1) Higher current income was associated with higher equity in assets, home ownership, employment of husband by others, and gainful employment of wife. (2) Equity in assets was greater where the husband had more education and the wife was gainfully employed. (3) Life insurance coverage on the husband was associated with higher income, higher educational level, gainful employment and home ownership. (4) Health insurance coverage on

husband and wife was associated with higher income and asset equity, higher educational level, employment of husband and wife by others, and reported good health status.

Two-thirds of those interviewed anticipated having less than $1,500 in income after the husband reaches 65. Higher income expectation was associated with husband's planning to work after age 65. Social Security was the main anticipated income source. Income from farm and/or other assets ranked second. Few expected support from children.

INDEX OF AUTHORS

Author	Title and Code	Page
Arrington, J.A.	A Study of Leisure-Time Activities of Selected Married Couples in Six Alabama Counties (262)	36
Aughinbaugh, A.A.	An Exploratory Study to Describe Some Personal and Socio-Economic Characteristics and to Identify the Aspirations of Female School Dropouts (104)	9
Barnett, P.A.G.	Dimensions and Differentials in Home Economists' Images of Consumers (203)	25
Carson, E.W.	The Effects of Educational Programs Presented by Selected Mass Media of Home Management Practices of Low-Income Urban Homemakers in Rome and Macon, Georgia (114)	18
Cavanagh, C.F.	Formation of Hypotheses Relevant to Communicating with Disadvantaged Families (114)	18
Crabtree, P.H.	Current Financial Resources Compared with Selected Characteristics of 60 Retired Couples (262)	36
Croswell, S.	Home Management Students' Values in Managing a Home as Related to Selected Family Background Factors (104)	10
Driver, C.C.	A Study of the Investment Element in Family Expenditures for Higher Education (241)	30
Fukushima, Y.	Description of Interpersonal Values and Ratings of Students at Home Management Residence (104)	11
Fulton, P.J.	Efforts of Home Demonstration Agents in Working Among Rural Minority Groups (114)	19
Furst, D.C.	Home Management Residence in Land-Grant Institutions to Ascertain Trends (112)	15
Gayle, M.A.	Relationship of Family Life Cycle Definitions to Family Financial Activities (263)	37
Gillespie, I.K.	Patterns in the Use of Time for Selected Physically Disabled and Non-Disabled Women Students at Southern Illinois University (131)	20

Goetz, H.M.	Examination of Selected Social and Economic Influences on the Performance of Certain Household Tasks (132)	22
Golden, W.A.	Study of Financial Management Practices of Selected Urban Couples Receiving Old Age Assistance (231)	27
Gunther, M.M.	Resource Adequacy of Recipients Receiving Old Age Assistance (221)	26
Hendrickson, M.R.	The Retirement Income of a Selected Group of Retired Persons from Oregon State University (262)	37
Hoppen, K.K.	Teenage Contribution to the Work of the Home in 28 Families, Baldwin, New York (103)	8
Hutchinson, S.G.	An Investigation of Family Financial Security by Families Represented in Home Demonstration Clubs in Coffee County, Alabama (241)	31
Kitchens, H.M.	Material Possessions and Selected Activity Patterns of Women Living in Retirement Housing (120)	20
Lancaster, R.R.	Case Studies of the Decision-Making of Ten Non-College Educated Homemakers (102)	5
Lindsay, S.A.	Use, Payment, and Knowledge of Retail Credit Transactions by a Selected Group of Single High School Senior Girls (242)	32
McClain, M.K.	Acceptance and Importance of Statements on Decision-Making in Home Management (102)	5
McManus, C.M.	Current Economic Status and Provisions for Old Age Made by 239 Selected Rural Families in the Appalachian Area of Tennessee (263)	38
McMillan, S.R.	A Study of the Aspirations of a Selected Group of Low-Income Mothers in Anne Arundel County, Maryland (104)	11
Matsen, S.S.	Selected Characteristics of Personal Bankruptcy Petitioners in Portland, Oregon (233)	28
Melton, N.S.	Comparison of the Homemaking Role Conceptions of Working and Non-Working Wife-Mothers in Two Social Classes (104)	13

Myers, C.B.	A Study of Factors Influencing Time Spent on Selected Household Tasks (131)	21
Nelson, M.E.	Students' Satisfactions in Six Home Management Residence Workroles (112)	16
Nesbitt, S.C.	Relationship Between Standards in Economic Value Systems and Social Status (104)	13
Parker, F.J.	Task Distribution Within the Family (103)	8
Putman, V.K.	A Pilot Study of the Complex of Information Used in a Purchasing Activity (233)	29
Reynolds, J.B.	Employment Preferences of Teen-Age Girls (243)	34
Rogers, B.S.	Identification of Home Management House Difficulties and the Extent of their Existence in the Management Process as Found in Two institutions of Higher Learning in Mississippi (112)	17
Rozier, J.J.	A Study of Factors Relating to Household Production at Different Income Levels (234)	30
Scarpati, A.G.	Situations Associated with Farm Family Goals (104)	14
Schaudt, E.M.	Occupational Mobility of Women Who Are Former Students of Michigan State University(243)	35
Schaurer, D.L.	Adjustments to Financial Pressure by Weekly Pay Period Families (231)	27
Sewalt, M.A.B.	Use of Credit by Teen-Age Girls in a Metropolitan Area (242)	33
Shields, R.V.	An Exploratory Model of Household Decision-Making as Applied to Investigation of Decision Situations in a Household Durables Purchasing Context. (102)	6
Smith, L.C.	Selected High School Homemaking Students' Values and Performance Concepts Relating to Homemaking Roles (104)	15
Smith, R.M.	Consumer Plans for and Content of Consumption as Evidenced by Food Provisioning (141)	23
Thaniel, L.W.	A Documentary Study of Selected Federal Trade Commission Activities in the Area of Competitive Advertising, Motivated by a Need for Consumer Protection (145)	24

Vaughn, J.L.	Consumer's Preferences for Goods Related to Stages of the Family Life Cycle (145)	24
Wainscott, J.L.	Consumer Buying Practices in a Low-Income Area, Denton, Texas (242)	33
Williams, C.E.	Subjective and Objective Measurements of Physical Effects on Seven African Women as They Worked at Three Experimental Heights (133)	22
Wood, S.F.	Day-to-Day Decision-Making of College Educated Homemakers (102)	7